

Information to identify the case:

Debtor 1	<u>Lashawn L Willis</u>	Social Security number or ITIN	xxx-xx-0831
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-12192-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lashawn L Willis

6/15/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lashawn L Willis
Debtor

Case No. 18-12192-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 15, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2023:

Recip ID	Recipient Name and Address
db	+ Lashawn L Willis, 11 Glen Drive, Bridgeton, NJ 08302-2706
cr	+ City of Bridgeton, c/o Bertram Law Office, L.L.C., 56 Fayette Street, Bridgeton, NJ 08302-2425
517315201	+ City Of Bridgeton, 181 East Commerce Street, Office Of Tax Collector, Bridgeton, NJ 08302-2623
517315206	+ FEDLOAN Servicing, PO Box 60610, Harrisburg, PA 17106-0610
517315214	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
517421210	U S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184
517412662	+ US Bank Cus PC7 Firsttrust Bank, Gary C. Zeitz, LLC, 1101 Laurel Oak Rd Ste 170, Voorhees, NJ 08043-4381

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 15 2023 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 15 2023 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517315196	+ Email/PDF: bncnotices@becket-lee.com	Jun 15 2023 21:16:01	American Express, PO Box 981537, El Paso, TX 79998-1537
517315197	Email/Text: bankruptcy@pepcoholdings.com	Jun 15 2023 21:12:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
517315198	+ EDI: CAPITALONE.COM	Jun 16 2023 00:57:00	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
517315199	+ EDI: CAPITALONE.COM	Jun 16 2023 00:57:00	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
517315202	EDI: WFNNB.COM	Jun 16 2023 00:57:00	Comenity Bank/Nwyrk&Co, PO Box 182789, Columbus, OH 43218-2789
517315203	EDI: WFNNB.COM	Jun 16 2023 00:57:00	Comenity Bank/VCTRSSEC, PO Box 182789, Columbus, OH 43218-2789
517315205	+ EDI: WFNNB.COM	Jun 16 2023 00:57:00	ComenityCapitalBank/Ulta, PO Box 182120, Columbus, OH 43218-2120
517315211	EDI: IRS.COM	Jun 16 2023 00:57:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
517315200	EDI: JPMORGANCHASE	Jun 16 2023 00:57:00	Chase/Bank One Card, P.O. Box 15298, Wilmington, DE 19850
517451361	+ EDI: AISMIDFIRST	Jun 16 2023 00:57:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
517390708	+ Email/Text: bankruptcydpt@mcmcg.com		

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User: admin

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		Jun 15 2023 21:12:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
517416604	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 15 2023 21:12:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517315212	EDI: AISMIDFIRST	Jun 16 2023 00:57:00	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
517315213	^ MEBN	Jun 15 2023 21:06:11	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
517445784	EDI: PRA.COM	Jun 16 2023 00:57:00	Portfolio Recovery Associates, LLC, c/o GENERAL MOTORS, POB 41067, Norfolk VA 23541
517440362	EDI: Q3G.COM	Jun 16 2023 00:57:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517440364	EDI: Q3G.COM	Jun 16 2023 00:57:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517315215	^ MEBN	Jun 15 2023 21:06:20	Synergetic Communication Inc., 5450 NW Central #1000, C/O TD Bank, Houston, TX 77092-2016
519824811	+ Email/Text: EBN@edfinancial.com	Jun 15 2023 21:12:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
517315216	+ EDI: USAA.COM	Jun 16 2023 00:57:00	USAA Savings Bank, 10750 Mcdermott Fwy, San Antonio, TX 78288-1600
517315204	+ EDI: WFNNB.COM	Jun 16 2023 00:57:00	comenitycapitalbank/fore, PO Box 182120, Columbus, OH 43218-2120

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517315207	*+	FEDLOAN Servicing, PO Box 60610, Harrisburg, PA 17106-0610
517315208	*+	FEDLOAN Servicing, PO Box 60610, Harrisburg, PA 17106-0610
517315209	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517315210	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmil@standingtrustee.com summarymail@standingtrustee.com
Linda S. Fossi	on behalf of Creditor US Bank Cus PC7 Firsttrust Bank lfossi@zeitlawfirm.com gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com
Rebecca J. Bertram	on behalf of Creditor City of Bridgeton rebeccabertram@gmail.com
Seymour Wasserstrum	on behalf of Debtor Lashawn L Willis mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7